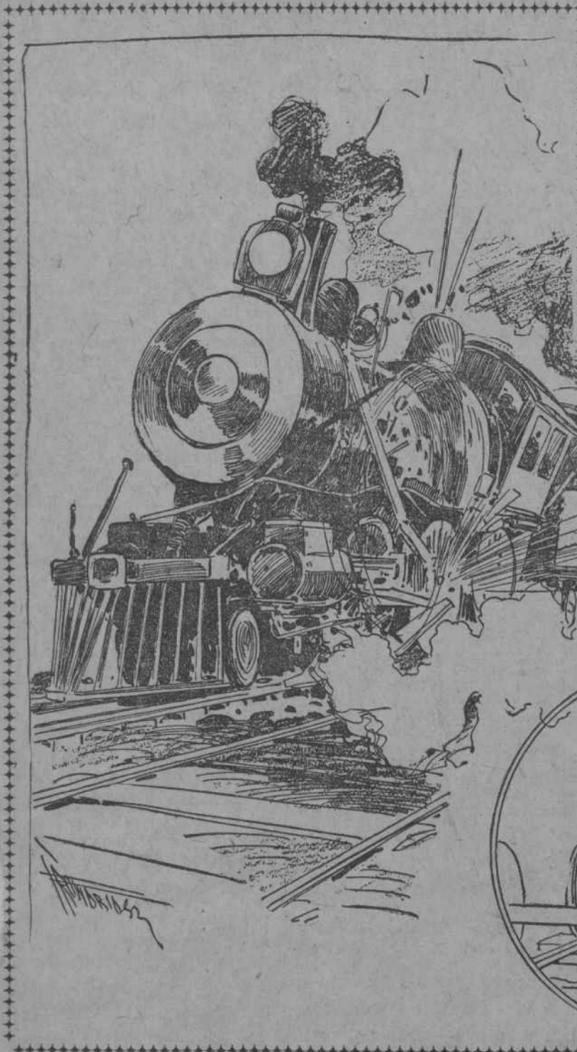


ALMOST A MIRACLE WAS THE ESCAPE OF THIS FROM DISASTER.



And Herbert Elliott Hamblen, the Novelist, Was on Board. HERE IS HIS STORY OF IT. Passengers on the Royal Blue Line Little Knew How Close Death Was. 50 MILES AN HOUR, AND A BREAK.

The walking delegate of Horny-Handed Millionaires' Union No. 1, Formed to Protest Against any Taxes Being Levied Upon the Pulitzer Building, after great search has discovered a case which he declares shows that the taxes of the poor have been grossly misapplied. This is not a case of black faced type as an argument against the new tax assessment which the Journal has proved falls only upon the overworked millionaires whose hard-earned savings wrung from lives of speculative toil are invested in twenty and thirty-story office buildings. The case referred to is that of Mrs. Jennie Waldman, who owns a three-story building, No. 251 Broome street. According to the World, which weeps over Mrs. Waldman's case, she is eking out a wretched existence which she derives from being the owner of a \$14,000 building in Broome street. In 1898 this was valued at \$9,000, and she paid a tax of \$180.00. This year, and the \$307,000 extra tax assessment in Manhattan Borough, the tax department has only placed \$1,000 upon Mrs. Waldman's property. They say it is worth now \$10,000, and at the tax rate of \$2.50 she will have to pay upon it a total of \$250, which is more than she has paid last year. The value of the building is modestly stated at \$14,000, although yesterday afternoon Mrs. Waldman refused to sell it to a tenant for \$15,000.

What Happened to Locomotive No. 384, Pulling the Royal Blue Line Flyer. The many passengers on this train, which was tearing along at the rate of fifty miles an hour, little realized the awful peril they were in from the time the iron rod broke until the huge locomotive was reeled in. H. E. Hamblen, the novelist, who was on the train, graphically describes the accident for the Journal.

It is only fitting that a more wonderful, true railroad story than any ever invented should be reported for the Journal by the author of "The General Manager's Story" and "On Many Seas." Journal readers need no introduction to Herbert Elliott Hamblen, sailor, engineer and literary genius, who here tells, as no other famous writer in the world could tell it—since no other famous writer in the world has Mr. Hamblen's knowledge of locomotives—the story of how a half-wrecked engine—an engine with a broken axle—saved a trainload of passengers from destruction by mechanically turning on its own brakes.

Fifteen years a sailor, fifteen years of railroad man, and now enjoying the first fruits of literary fame, Herbert Elliott Hamblen is well equipped for the work of a reporter, and the Journal has pleasure in presenting to its readers the result of his first "assignment."

By H. E. Hamblen. The Royal Blue Line flyer, due at Liberty street at 7:30 Monday evening, came limping in behind a freight engine over an hour late. The frightened passengers were well pleased, however, to arrive alive and with whole bones, for one of those unpreventable accidents which sometimes happen on a railroad in spite of the utmost precautions of a perfectly organized corps of trained experts had held them in the terrific grip of the terror of death for a few awful minutes.

Engine No. 384, an American passenger locomotive—which is to say a specimen of the perfected mechanical skill of this end of the century—was a magnificent sight as she stood panting gently at the head of the train in Philadelphia yesterday afternoon. She combined in her make-up the cardinal mechanical virtues, "strength and beauty." Under the keen supervision of the master mechanic's deputy—the round-house foreman—the company's machinists had made her fit to haul her precious human freight at any rate of speed obtainable. Humble, but lynx-eyed wipers had cleaned and polished every bit of her shining mechanical mechanism it carefully for inspection, the reporting of which should bring them preferment for the daily routine of sending out the flyer's engine never becomes monotonous or humdrum.

After these, the engineer, he who knew her as no one else; he who remembered the exact dot when she broke an eccentric stop two years ago, and could give you a scientific explanation of why an oil cup unexpectedly stopped feeding and caused a crank pin to heat one day last Summer; the man who would recognize any nut or bolt of her if he saw it in any scrap pile; and, more yet, who knew all the little follies and peculiarities on the road; got under her. His life, as well as those of his passengers, would depend on her faithful performance of her task. The conductor's signal, he had no more doubts of her than of his own existence. And yet the flaw was there!

One Flaw There Was. The lightning-like reciprocating motion of the heavy parts, maintained for days and weeks and years under the most adverse conditions to which machinery is ever subjected, had discovered in the complex mechanism one weak spot—only one, but one too many. A way back in some Pennsylvania rolling mill the particles in one bar of steel of the many thousands turned out, failed of absolutely perfect cohesion. The defect was so slight that the severe tests demanded in the trade failed to reveal it but it was there. Having passed its examination with honor it became in time a locomotive axle and 384 drew the prize.

For how long it rendered faithful service I do not know, but that it was to all appearance perfect at 4 o'clock yesterday afternoon I do know as well as though I had inspected it myself. Yet all this time the disintegrating process had been going on. It is interesting to think of the thousands of not millions, of blows—so called—that this axle withstood, giving no sign; yet each accomplished its minute portion of the final rupture. To the lay mind a bar of steel is broken by bending it back and forth until the strained fibres give way, but here is one supported in bearings close to the wheels on which it rests, giving absolutely no chance for any deflection. It is also revolving rapidly, which further tends to render even the slightest bending impossible in the direction of the strain is continually shifting, yet these heavy axles snap—sometimes—like a dry stick.

turned accurately true and round, in the face and the rails have been sighted and tamped until they present as perfect planes as it is humanly possible to make them. Yet, at the terrific gait at which she sped by Flaxwood, the supercilious inequalities of tires and rails succeeded each other with such rapidity that they produced the impression of a wagon driven hurriedly over a ploughed field.

It was when at the top notch of her speed—not an inch less than fifty miles an hour when engineer and fireman were congratulating themselves that again they had "done it," and when old travellers glanced up from magazines and newspapers at the spinning kaleidoscope through the window, that the crash came.

The defective axle had received its last, finishing blow. Like a pipe stem it snapped, and the monster engine like a wounded deer went suddenly and disastrously lame. Just What Had Happened. The driving wheels of a locomotive receive their power by means of a connecting rod from the crosshead to the crank pin. The cross head is actuated by the piston rod, which is connected, so to speak, to its other side. But the main rods, as railroad men term the connecting rods, operate only one pair of driving wheels.

American locomotives have from two to four pairs of driving wheels, they are connected to the crank pins of the main drivers by rods the other ends of which are connected to their own crank pins. Without going too far into details it may be sufficient to say that a very slight misalignment of the alignment of an engine will bring a breaking strain on one or the other of these side rods, as they are called. It is an axiom on the road that when one side rod breaks its partner on the other side of the engine will soon follow suit. As each of the broken ends remains fast to the whirling crank pin, there are several results to be expected.

She Heeled Like a Ship. Without a single creak of warning, she heeled almost to the capping point, and he was flung violently away from the window, and the throttle, he heard the "hell let loose" under her, that betokens a breakdown when in running. Back she rolled again, and as she climbed into the reeling cab to shut her off, his face was blanched with fear of broken side rods. He knew that would be next, and that his chances in the cab when that happened would be zero. Yet he went where duty called, with no applauding audience to cheer him on, and while the passengers, whatever their noses in each other's backs, and wondering at the jerky manner in which their train was slowing up, the engineer in the cab stood in the valley of the shadow of an awful death, with his hand on the throttle.

At any moment the twisting steel and iron under bar might assume a form that would throw her off the track. The passengers, aware now that she rolled going through their motion, as the rolling engine turned her wheels with scarcely diminished speed.

A handy freight engine replaced the unfortunate 384, and a trainload of passengers arrived unhurt. Cercle Francois de l'Harmonie Ball, Madison Sq. Garden, tonight, Ball at 11:30.

TAKE THE EMPTY CRIB. UNITED IN BOND OF MARRIAGE AS WELL AS

Mrs. Waldman's Hard Task to Support a Husband Dead Twenty-one Years. STARVE ON \$1,000 A YEAR?

The Truth About the Case of Alleged Oppression by Unjust Levy in Broome Street. ONLY TENANTS AT WASH TUBS.

The Journal Exposes the Latest Attack Upon the Assessment Which Troubles the Millionaires.

The walking delegate of Horny-Handed Millionaires' Union No. 1, Formed to Protest Against any Taxes Being Levied Upon the Pulitzer Building, after great search has discovered a case which he declares shows that the taxes of the poor have been grossly misapplied. This is not a case of black faced type as an argument against the new tax assessment which the Journal has proved falls only upon the overworked millionaires whose hard-earned savings wrung from lives of speculative toil are invested in twenty and thirty-story office buildings. The case referred to is that of Mrs. Jennie Waldman, who owns a three-story building, No. 251 Broome street. According to the World, which weeps over Mrs. Waldman's case, she is eking out a wretched existence which she derives from being the owner of a \$14,000 building in Broome street. In 1898 this was valued at \$9,000, and she paid a tax of \$180.00. This year, and the \$307,000 extra tax assessment in Manhattan Borough, the tax department has only placed \$1,000 upon Mrs. Waldman's property. They say it is worth now \$10,000, and at the tax rate of \$2.50 she will have to pay upon it a total of \$250, which is more than she has paid last year. The value of the building is modestly stated at \$14,000, although yesterday afternoon Mrs. Waldman refused to sell it to a tenant for \$15,000.

Yields \$1,000 a Year Income. The gross income from the property is not less than \$1,400 a year, not counting the floor on which Mrs. Waldman lives and which she occupies rent free. In addition to that floor there are four other apartments, and Mrs. Waldman, after deducting the taxes, Mrs. Waldman will have \$1,100 left out of which to pay water rents, insurance and repairs. Assuming that these are not greater than the price she would have to pay for the rent of her own floor if she were not a property owner it appears that she has about \$1,000 a year clear, which represents an interest of more than 10 per cent upon her capital, which is not doing badly in these times.

Horny-Handed Millionaires' Union No. 1, formed to protest against any taxes being collected on the Pulitzer Building, wishes to "do it" as Mrs. Waldman has done as far as possible. Her husband died twenty-one years ago, and has been buried some time, yet the World reporter, who was paid for a conductor and propped him up in Mrs. Waldman's apartments, describing him as a very sick man, and intimating that his sickness had been greatly aggravated by the large amount that was being collected from them by the Tax Department. "What shall I do?" asked Mrs. Waldman. "The World reporter" then the matter of increased taxes was brought up. "My husband is old and sick and cannot work," she said, "and my children are taken up looking after him and the house. We have to live very frugally to make both ends meet now."

Only Tenants Ply Wash-tubs. To make things more pathetic, Mrs. Waldman was described as bending over the wash-tub when the reporter for the World called. When a Journal reporter visited her yesterday, Mrs. Waldman was in the wash-tub, but most of the other women tenants in the house were. Some of them were earning money by making wash-tubs for the tax department. "This assessment is outrageous," said Mrs. Waldman. "I cannot account for it by any other reason than that some enemy of mine has been taking up the matter. I must raise nearly \$80 more to pay the taxes this year than I did last. That broken end remains fast to the whirling crank pin, there are several results to be expected."

Was a Futile Search of the Records. In selecting the case of Mrs. Waldman as a pitiful sample of the ruthless manner in which the Tax Department is oppressing the poor, the Horny-Handed Millionaires' Union No. 1, has taken a very wise course. It is not to be wondered at that Mrs. Waldman's tenants admit that they have a good landlord, but they do not say so because they had no other choice. She does not have to work nearly so hard.

Cheese Cake and Beer Kill a Babe. Two-year-old Rose Goslar, a victim of poisoning, was buried in Woodland Cemetery, Newark, yesterday. The daughter of Matthias and Emma Goslar, of No. 198 1/2, Newmarket street, on Saturday night ate a fresh of cheese cake and beer, and as she slept she died at eight and six hours later, despite medical efforts to save her.

A SEASIDE EXPERIENCE. Little Quiet Joke on the Family. While we were at the seaside last Summer, I sprung a little experiment on my family. I noticed that husband and children were all lacking in energy and go, and something seemed wrong with them.

We had been using coffee every morning, and it gradually dawned upon me that perhaps this was the cause. Without saying anything, I bought a package of the Postum Food Coffee, and having been warned to look out and see that it was properly made, I gave my own special attention to it. For about a week we used it and not one of the family knew but what they were drinking the best coffee. When I finally told them that it was Postum, my husband laughed and said, "Let us continue on the Postum. I have been feeling very much better for the past week and didn't know exactly why." The difference in the whole family is very marked, and you can hardly say can recommend Postum with good grace and much pleasure. Mrs. Alice E. Scarlett, Yolo Co., Cal.

Ernest Temple Hargrove, Foe of Mrs. Tingley, Wins Miss Neresheimer's Hand. HIS FAULT IS FORGIVEN.

Angel and Dissenter of the Theosophists Who Are United.

Miss Almee V. T. Neresheimer, daughter of E. August Neresheimer, was married at Flushing, L. I., yesterday, in the Church of the Holy Apostles, to Ernest Temple Hargrove. On the black sleeve of his arm her slender fingers were rays of pink light. Her forehead was at the height of his lips. He was grave. In the news, in the aisles, were affectionate looks, admiring glances, happy smiles of friends, relatives, servants, strangers. They said that she was a demure convent girl; he a studious, youthful man of the world. They did not all know the moral strength that is in Hargrove and his wife.



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Chapter I. These two young persons, devotedly in love, raised a barrier stronger than any citadel between themselves fifteen months ago. He was president of the Theosophical Society, he had gone around the world in a crusade with Mrs. Katherine A. Tingley and others, and he had returned to oppose her with all the strength that he had given in faithfulness to the cult of which she is a priestess.

Chapter II. It was a vicious circular letter. It said: "Any member of the Esoteric school of theosophy who has taken a pledge to Mrs. Tingley personally, or to Mrs. Tingley in some alleged representative character, on the supposition that the taking of such a pledge was directly or indirectly approved by the Master, is hereby notified that a pledge so taken is in no way binding, seeing that it was taken in ignorance of the facts. If the Higher Self has been invoked as a witness of a pledge, it is binding for life. If that pledge has been approved by the Higher Self, but not otherwise."

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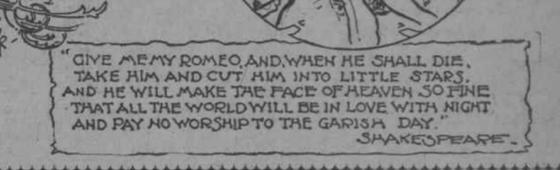
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BOND OF THEOSOPHY.

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THIRTY-NINTH ANNUAL STATEMENT

Home Life Insurance Co.

GEORGE E. IDE, President.
No. 256 Broadway, New York.

JANUARY 1ST, 1899.

ASSETS admitted by the Insurance Department State of New York	\$10,559,150 87
LIABILITIES: Value of outstanding insurance	\$8,759,542 00
Value of Dividend Endowment Accumulations (deferred dividends)	527,066 00
Other Liabilities	119,574 85
	9,406,182 85
SURPLUS on basis of Assets admitted by the New York Insurance Department	\$1,152,968 02
INSURANCE IN FORCE	\$45,574,381 00
INCOME IN 1898: Premiums	\$1,731,725 03
Interest, Rents and other Receipts	480,340 68
Total	\$2,212,065 81
DISBURSEMENTS IN 1898: Total Payments to Policy-holders	\$1,126,848 01
Other Disbursements	545,397 23
Total	\$1,672,245 24
GAIN IN ASSETS. GAIN IN SURPLUS. GAIN IN NEW BUSINESS. GAIN IN PREMIUM INCOME. GAIN IN INSURANCE IN FORCE.	

The present value of Deferred Dividends is treated as a Liability and amounts to \$527,066.

WM. M. ST. JOHN, Vice-President.
ELLIS W. GLADWIN, Secretary.
F. W. CHAPIN, Medical Director.
W. A. MARSHALL, Actuary.
WM. G. LOW, Counsel.